

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.-46. (Canceled).

47. (New) A method comprising:

receiving, at a radio frequency identification (RFID) reader, a recurring billing transaction request from a radio frequency (RF) transaction device, wherein the recurring billing transaction request comprises an encrypted RF transaction device identifier and a recurring billing amount;

decrypting the encrypted RF transaction device identifier to produce an RF transaction device identifier;

converting the RF transaction device identifier into a magnetic stripe formatted identifier; transmitting the magnetic stripe formatted identifier via a point of sale (POS) device to a merchant server;

requesting a secondary verification in response to a transaction restriction associated with the RF transaction device identifier;

receiving the secondary verification; and

receiving approval of the recurring billing transaction request in response to the receiving the secondary verification, wherein the recurring billing amount is added to the total recurring billing amount in response to the receiving approval of the recurring billing transaction request, to create an updated total recurring billing amount, and wherein the updated total recurring billing amount is submitted to a provider system for payment processing.

48. (New) The method of claim 47, wherein the billing account record comprises a customer transaction account number, a customer merchant account number, and a customer transaction account expiration date.

49. (New) The method of claim 48, wherein the recurring billing transaction request is approved in response to the customer transaction account expiration date in the merchant database on the merchant server.

50. (New) The method of claim 47, wherein a recurring billing account record that is associated with a total recurring billing amount is stored.
51. (New) The method of claim 50, wherein the magnetic stripe formatted identifier is associated with the recurring billing account record and the total recurring billing amount.
52. (New) The method of claim 50, wherein the recurring billing account record is associated with a recurring billing account in which an account holder receives periodic bills, wherein the recurring billing account is not primarily a credit, charge debit, checking, savings, reward, loyalty, or the like account.
53. (New) The method of claim 50, wherein the recurring billing account record is associated with a recurring billing account which provides a regularly recurring bill to an account holder, wherein the recurring billing account is not a credit, debit or charge account.
54. (New) The method of claim 47, wherein the RF transaction device identifier is associated with at least one of an authorization/access code, a personal identification number (PIN), an Internet code, a digital certificate, or biometric data.
55. (New) The method of claim 47, wherein the transaction restriction comprises at least one of a per purchase spending limit, a time of day restriction, a day of week restriction, or a merchant restriction.
56. (New) The method of claim 55, wherein the transaction restriction is assigned by at least one of an RF transaction device user or the provider.
57. (New) The method of claim 47, wherein the secondary verification comprises at least one of a PIN or biometric sample data.
58. (New) The method of claim 57, wherein the secondary verification is associated with the RF transaction device identifier, and wherein a corroborating secondary verification is stored on at least one of the RF transaction device, the RFID reader, or a merchant database.
59. (New) The method of claim 58, further comprising comparing the secondary verification to the corroborating secondary verification.
60. (New) The method of claim 59, further comprising receiving approval of the recurring billing transaction request in response to the comparing the secondary verification to the corroborating secondary verification.

61. (New) The method of claim 56, wherein the updated total recurring billing amount is periodically submitted to a provider system for payment processing over a time period, in response to the updated total recurring billing amount remaining the same over the time period.

62. (New) A method comprising:

receiving, at a merchant server, a recurring billing transaction request associated with a radio frequency (RF) transaction device from a radio frequency identification (RFID) reader, wherein the recurring billing transaction request comprises a recurring billing amount;

receiving, from a point of sale (POS) device, a magnetic stripe formatted identifier, wherein the magnetic stripe formatted identifier is converted from a decrypted RF transaction device identifier;

approving the recurring billing transaction request in response to a secondary verification, wherein the RFID reader receives the secondary verification in response to a transaction restriction associated with the RF transaction device identifier;

adding the recurring billing amount to the total recurring billing amount in response to the approving the recurring billing transaction request, to create an updated total recurring billing amount; and

submitting the updated total recurring billing amount to a provider system for payment processing.

63. (New) The method of claim 62, further comprising modifying a merchant system registry file in accordance with a summary report from the provider system by appending a merchant transaction code to at least one of a plurality of recurring billing account records.

64. (New) The method of claim 63, wherein the merchant transaction code comprises at least one of an add transaction code, a delete transaction code, and a change transaction code.

65. (New) The method of claim 63, further comprising periodically transmitting the merchant system registry file at a frequency of at least one of once per day, once per week, or once per month.

66. (New) The method of claim 63, further comprising receiving the summary report from the provider system, wherein the summary report comprises a plurality of decision codes associated with the plurality of recurring billing account records transmitted in the merchant system registry file, and wherein the summary report further comprises a rejected records file.

67. (New) The method of claim 66, wherein the summary report further comprises a tally of rejected records.

68. (New) The method of claim 63, further comprising requesting provider preauthorization of at least one of the plurality of recurring billing account records.

69. (New) The method of claim 63, wherein the modifying the merchant system registry file comprises manually modifying the merchant system registry file in accordance with the summary report.

70. (New) The method of claim 62, further comprising associating the magnetic stripe formatted identifier with the recurring billing account record and the total recurring billing amount.

71. (New) A merchant server configured to:

- receive a recurring billing transaction request associated with a radio frequency (RF) transaction device from a radio frequency identification (RFID) reader, wherein the recurring billing transaction request comprises a recurring billing amount;

- receive, from a point of sale (POS) device, a magnetic stripe formatted identifier, wherein the magnetic stripe formatted identifier is converted from a decrypted RF transaction device identifier;

- approve the recurring billing transaction request in response to a secondary verification, wherein the RFID reader receives the secondary verification in response to a transaction restriction associated with the RF transaction device identifier;

- add the recurring billing amount to the total recurring billing amount in response to the approving the recurring billing transaction request, to create an updated total recurring billing amount; and

- submit the updated total recurring billing amount to a provider system for payment processing.

72. (New) A merchant system, comprising:

- a server comprising a database configured to store a recurring billing account record, wherein the server is configured to submit an updated total recurring billing amount associated with the recurring billing account record to a provider system for payment processing;

- a radio frequency identification (RFID) reader configured to receive a recurring billing transaction request from an RF transaction device, wherein the recurring billing transaction

request comprises an encrypted RF transaction device identifier and a recurring billing amount, wherein the RFID reader is configured to decrypt the encrypted RF transaction device identifier to produce an RF transaction device identifier, wherein the RFID reader is further configured to convert the RF transaction device identifier into a magnetic stripe formatted identifier and to transmit the magnetic stripe formatted identifier to a point of sale (POS) device; and

a point of sale (POS) device configured to communicate with the server, wherein the POS device is configured to receive the magnetic stripe formatted identifier from the RFID reader, wherein the POS device is configured to receive a secondary verification in response to a transaction restriction associated with a radio frequency (RF) transaction device identifier, wherein the POS device is configured to transmit the magnetic stripe formatted identifier to the server, and wherein the recurring billing amount is added to a total recurring billing amount in response to an approval of the recurring billing transaction request and the secondary verification, to create the updated total recurring billing amount.